

**Information to identify the case:**

Debtor 1	<b>Blaise M Manzella</b>	Social Security number or ITIN	xxx-xx-5717
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	<b>19-25781-CMG</b>		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Blaise M Manzella

11/22/19

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Blaise M Manzella  
 Debtor

Case No. 19-25781-CMG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 21

Date Rcvd: Nov 22, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 24, 2019.

db +Blaise M Manzella, 157 Normandy Ave., Bayville, NJ 08721-1396  
 518410490 +Comcast Communications Llc, co Waypoint Resource Group, Po Box 1081, Attn: Bankruptcy,  
 San Antonio, TX 78294-1081  
 518410492 EZ Pass Violations, PO Box 52005, Newark, NJ 07101-8205  
 518410493 +Kahuna Payment Solut, Attn: Bankruptcy Department, 2714 Mcgraw Dr.,  
 Bloomington, IL 61704-6012  
 518410495 +Ocean County Superior Court, Special Civil Part, 118 Washington Street, re DC 010978-18,  
 Toms River, NJ 08753-7626  
 518410496 +Quicken Loans, 662 Woodward Avenue, Detroit, MI 48226-3433  
 518410499 +TD Retail Card Services, 1000 Macarthur Blvd, Mahwah, NJ 07430-2035  
 518410498 +TD Retail Card Services, Attn: Bankruptcy, 1000 Macarthur Blvd, Mahwah, NJ 07430-2035  
 518410500 +Waypoint Resource Group, 301 Sundance Pkwy, Round Rock, TX 78681-8004  
 518410504 +Wf/fmg, Po Box 14517, Des Moines, IA 50306-3517  
 518410505 +Wf/fmg, Attn: Bankruptcy, Po Box 51193, Los Angeles, CA 90051-5493  
 518410503 +Wf/fmg, co Tenaglia & Hunt,P.A, 395 W. Passaic Ste 205, Rochelle Park, NJ 07662-3016

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usan.j.njbankr@usdoj.gov Nov 23 2019 00:11:17 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 23 2019 00:11:15 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 518410487 +EDI: CHASE.COM Nov 23 2019 04:58:00 Chase Card Services, Correspondence Dept,  
 Po Box 15298, Wilmington, DE 19850-5298  
 518410488 +EDI: CHASE.COM Nov 23 2019 04:58:00 Chase Card Services, P.O. Box 15298,  
 Wilmington, DE 19850-5298  
 518410489 +EDI: COMCASTCBLCENT Nov 23 2019 04:58:00 Comcast Cable, PO Box 0196,  
 Newark, NJ 07101-0196  
 518410491 E-mail/Text: ebn@rwjbh.org Nov 23 2019 00:11:29 Commuinty Medical Center, Po Box 29969,  
 New York, NY 10087-9969  
 518410497 +E-mail/Text: bankruptcyteam@quickenloans.com Nov 23 2019 00:11:27 Quicken Loans,  
 1050 Woodward Ave, Detroit, MI 48226-1906  
 518410502 EDI: WFFC.COM Nov 23 2019 04:58:00 Wells Fargo Bank, Credit Bureau Dispute Resoluti,  
 Des Moines, IA 50306  
 518410501 +EDI: WFFC.COM Nov 23 2019 04:58:00 Wells Fargo Bank, Attn: Bankruptcy, Po Box 10438,  
 Des Moines, IA 50306-0438

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

518410494 ##+Kahuna Payment Solut, 1602 Tullamore Ave, Bloomington, IL 61704-9624

TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 24, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 22, 2019 at the address(es) listed below:

Barry R. Sharer on behalf of Trustee Barry R. Sharer CShapiro@SharerPBS.com,  
 BSharer@SharerPBS.com;nj83@ecfcbis.com  
 Barry R. Sharer CShapiro@SharerPBS.com, BSharer@SharerPBS.com;nj83@ecfcbis.com  
 Kevin Gordon McDonald on behalf of Creditor Quicken Loans Inc. kmcdonald@kmlawgroup.com,  
 bkgroup@kmlawgroup.com

District/off: 0312-3

User: admin  
Form ID: 318

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Total Noticed: 21

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
William H. Oliver, Jr. on behalf of Debtor Blaise M Manzella bkwoliver@aol.com,  
R59915@notify.bestcase.com

TOTAL: 5